Case 25-20043-GLT Doc 14 Filed 01/15/25 Entered 01/16/25 00:41:24 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:					
Debtor 1:	Iris I. Echols	Social Security number or ITIN: xxx-xx-3730	xxx-xx-3730		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bankr	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13	1/7/25		
Case number:	25-20043-GLT				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Iris I. Echols	
2.	All other names used in the last 8 years		
3.	Address	65 North Jackson Avenue Pittsburgh, PA 15202	
4.	Debtor's attorney Name and address	Charles James Grudowski Grudowski Law, P.C. 3925 Reed Boulevard, Suite 201 Murrysville, PA 15668	Contact phone 412–904–1940
			Email: cjg@grudowskilaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412–644–2700
			Date: 1/13/25

For more information, see page 2

Debtor Iris I. Echols Case number 25–20043–GLT

7. Meeting of creditors between the duestioned under or case, both spouses mu Creditors may attend, but required to do so.	e meeting to ath. In a joint st attend.	February 24, 2025 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc		
receive these documer required filing fee by th	Deadlines the bankruptcy clerk's office must be be been been been been been been be	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 4/25/25		
deadlines.		a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
		a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). The second of the second o			
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/18/25		
		Deadline for governmental units to file a proof of claim:	Filing deadline: 7/5/25		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan, objections and hearing		The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 2/24/25 at 02:00 PM, Location: Same location as the Meeting of Creditors.			
		Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilicontested plan hearing. If no objections are timely filed, or filed objec confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has b means forbidden by law without receiving evidence on such issues.	clerk's office and served on the debtor, oblater than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a address	foreign	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter bankruptcy case		Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law		
13. Discharge of deb	ots	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If		

Official Form 309I

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-20043-GLT

Iris I. Echols Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Jan 13, 2025 Form ID: 309iPGH Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recipi ID Recipient Name and Address

db + Iris I. Echols, 65 North Jackson Avenue, Pittsburgh, PA 15202-3008

aty + Brent J. Lemon, KML Law Group, P.C., 701 Market Street #, 5000, Philadelphia, PA 19106-1541

16481413 LoanCare LLC, Attn: Bankruptcy, Po Box 8068, VA 23452

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
aty	Eman/Text. Rebeck@bernsteilnaw.com	Jan 14 2025 00:10:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: cjg@grudowskilaw.com	Jan 14 2025 00:09:00	Charles James Grudowski, Grudowski Law, P.C., 3925 Reed Boulevard, Suite 201, Murrysville, PA 15668
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jan 14 2025 00:10:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jan 14 2025 00:11:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jan 14 2025 00:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16481412	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 14 2025 00:22:09	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16482470	+ EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
16482470	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

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District/off: 0315-2 User: auto Page 2 of 2
Date Rcvd: Jan 13, 2025 Form ID: 309iPGH Total Noticed: 11

cr ARC HOME LLC

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed

Name Email Address

Brent J. Lemon

on behalf of Creditor ARC HOME LLC blemon@kmllawgroup.com lemondropper75@hotmail.com

Charles James Grudowski

on behalf of Debtor Iris I. Echols cjg@grudowskilaw.com admin@grudowskilaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; kebeck@ecf.courtdrive.com; agilbert@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; kebeck@ecf.courtdrive.com; agilbert@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; aepisc

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter 13 trusteewd pa.com

TOTAL: 5